

Information to identify the case:

Debtor 1	Maria E. Sarria	Social Security number or ITIN	xxx-xx-6547
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-25459-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria E. Sarria

2/5/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maria E. Sarria
 Debtor

Case No. 15-25459-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Feb 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2019.

db
 515688212 +Maria E. Sarria, 131 W. End Ave, Englewood, NJ 07631-2210
 515861978 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 515688216 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 515688218 +Diagnostic Radiology Associates, 3830 Park Ave, #102, Edison, NJ 08820-2562
 515688224 +German Sarria, 131 West End Ave., Englewood, NJ 07631-2210
 515747871 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 515688226 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 515688227 R&R Professional Recovery Inc., PO Box 21575, Baltimore, MD 21282-1575
 515688232 +ST. Cecilia Church, 55 West Demarest Avenue, Englewood, NJ 07631-2316
 515688238 +Td Rcs/group Usa Inc, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 515688242 +Valley National Bank, PO Box 954, Wayne, NJ 07474-0954

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 05 2019 23:56:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 05 2019 23:56:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515688240 EDI: CITICORP.COM Feb 06 2019 04:03:00 Unvl/citi, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 515799993 EDI: BL-BECKET.COM Feb 06 2019 04:03:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515688214 +EDI: CAPITALONE.COM Feb 06 2019 04:03:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 515688215 +EDI: CHASE.COM Feb 06 2019 04:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 515688219 +EDI: TSYS2.COM Feb 06 2019 04:03:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 515688220 +EDI: USBANKARS.COM Feb 06 2019 04:03:00 Firstar/US Bank, Us Bank Bankruptcy Dept,
 Po Box 5229, Cincinnati, OH 45201-5229
 515688221 +EDI: RMSC.COM Feb 06 2019 04:03:00 GEGRB/JC Penny, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 515688222 +EDI: RMSC.COM Feb 06 2019 04:03:00 GEGRB/PC Richard, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 515688223 +EDI: RMSC.COM Feb 06 2019 04:03:00 GEGRB/Walmart, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 515688225 +EDI: CBSKOHLS.COM Feb 06 2019 04:03:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 515806578 +EDI: MID8.COM Feb 06 2019 04:03:00 Midland Credit Management Inc as agent for,
 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
 515845435 EDI: PRA.COM Feb 06 2019 04:03:00 Portfolio Recovery Associates, LLC,
 c/o Sears Premier Card, POB 41067, Norfolk VA 23541
 515845434 EDI: PRA.COM Feb 06 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541
 516161903 +EDI: Q3G.COM Feb 06 2019 04:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
 MOMA Funding LLC 98083-0788
 516161902 EDI: Q3G.COM Feb 06 2019 04:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 515688230 +EDI: SEARS.COM Feb 06 2019 04:03:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 515688229 +EDI: SEARS.COM Feb 06 2019 04:03:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 515688231 +EDI: SEARS.COM Feb 06 2019 04:03:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 515688233 +EDI: RMSC.COM Feb 06 2019 04:03:00 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
 515688235 +EDI: RMSC.COM Feb 06 2019 04:03:00 Syncb/lord & Tay, Po Box 965015,
 Orlando, FL 32896-5015
 515688234 +EDI: RMSC.COM Feb 06 2019 04:03:00 Syncb/lord & Tay, PO Box 965036,
 Orlando, FL 32896-5036
 515688236 +EDI: RMSC.COM Feb 06 2019 04:03:00 Syncb/toysrusdc, Po Box 965005,
 Orlando, FL 32896-5005
 515778967 +E-mail/Text: bncmail@w-legal.com Feb 05 2019 23:57:01 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515688239 +EDI: RMSC.COM Feb 06 2019 04:03:00 TJX Rewards, PO Box 530948, Atlanta, GA 30353-0948
 515688237 +EDI: WTRRNBNK.COM Feb 06 2019 04:03:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 515688241 EDI: USBANKARS.COM Feb 06 2019 04:03:00 US Bank, PO Box 5229, Cincinnati, OH 45201
 TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 40

Date Rcvd: Feb 05, 2019

515688213* +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
515688217* +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
Saint Louis, MO 63179-0040
515688228* +German Sarria, 131 West End Ave., Englewood, NJ 07631-2210
516849400* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor PNC Bank National Association
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Maria E. Sarria rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 4